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ABSTRACT

Intended for use by teachers in elementary and junior high schools, this booklet offers ten classroom activities to create a community microcosm which would enable students to develop awareness of career opportunities and of community values and priorities. As a lead-in exercise, lesson 1 suggests two films for the class to view and discuss. Lesson 2 covers the establishment of the community microcosm, while lesson 3 creates a government for it. Career opportunities, lesson 4, constitutes the main topic of the project. Sixteen sample activities to develop career awareness are included, such as writing resumes, researching careers, and playing games naming or picturing occupations. The last six lessons, which are considered optional and may be used separately and/or in any order desired, deal with the following subjects: (1) the community in action, its rules, and the problems that arise; (2) the need for money, which can be substituted for lesson 1 as a lead-in to the project; (3) money and the bank; (4) developing an economic system, which requires occupational choices by the students and an understanding of the need for money; (5) shops and offices, which requires students to provide the goods or services of their chosen field; and (6) banking and taxes. In addition, several simulations in the areas of competition and profit, spending and saving, and the community and its economy are provided to be used in conjunction with or separately from the ten activities. (ELG)

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CREATING A COMMUNITY

A Microcosm that Develops Career Awareness

by: Myra Winograd

Cleveland Heights - University Heights

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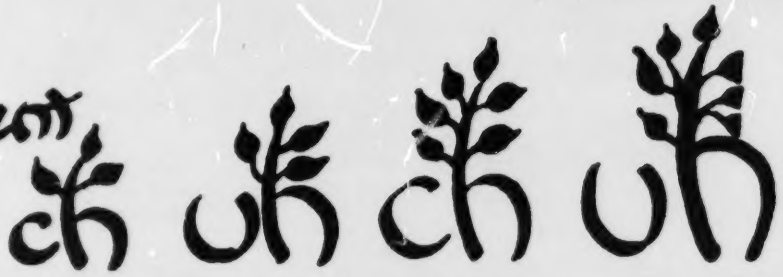

The material offered here is meant to be a source of ideas for you. You may use the project in its entirety or you may choose to use one or more individual activities.

Pick the parts of the project with which you are comfortable. The order in which I placed the lessons is the one I am comfortable with. Feel free to adjust or change the order to meet your needs.

It could be overwhelming to try to implement all phases of the activity and yet many of the phases may develop as your community grows.

Once the project is established time can be set aside on a regular basis for operation of your community, for example, you might decide to use two afternoons a week for the period of one hour each time.

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Objective:	Develop awareness of career opportunities available within a community.
Objective:	Develop awareness of values and priorities that emerge as a result of working within a community.
Goal:	Create a microcosm which has many of the features of our society. Involve the students as active participants in the creation, organization, and development of this community.

This activity can be developed at any time during the school year. It lends itself quite well to the beginning of the school year.

In our individual microcosms, the classrooms, it is necessary to have some rules and procedures so that we can function as a cohesive group. On the first day of school we begin to formulate our rules. Students frequently question the need for rules. Two good films that show what can happen during the absence of rules or laws are "Holiday from Rules" and, "The Bill of Rights." The former is recommended for grades K-6 and the latter for viewing in grades 4-6 and junior high.

Lesson 1

Lead-in Exercise

1. Show one or both of the suggested films: "Holiday from Rules", "The Bill of Rights."

2. Discuss the films(s).

3. Bring the discussion around to the feasibility of creating a community within the classroom.

Lesson 2

The Community

1. Decide what kind of community you want; a city, a state, a country, or some other organizational form.

2. What will be the purpose of your community? Brainstorm with your students. The purpose may change several times as you proceed or it may become multifold.

3. Begin to think of a name for your community. This can be completed now or delayed until more is known about the community. Brainstorm with the class.

4. Following the same procedure as in #3, begin to think about a flag or crest that will represent your community.

Lesson 3

Forming a Government

1. Since this is an election year it would be apropos to pattern your election procedures after our country's system.

2. Selection of candidates can involve choosing a Democrat and a Republican and having them run against each other. You can elect a president, governor, mayor, or use any terms you wish to designate the people who make up your government. Any method you use is appropriate.

3. You can develop an elaborate campaign including speeches and posters and possibly a run-off primary election.

4. The secret ballot is the most effective method of voting. You can have students preregister to vote and then check them in as they receive their ballots.

5. To help students to think about the candidate's qualifications you might ask the students to state, simply, on the back of the ballot, his or her reasons for chosing the candidate he or she voted for.

6. You can have post-election activities.

7. The "spoils system" could begin to operate at this time with appointments made by the victor.

8. The positions created and filled will vary according to each community's structure and complexity.

Lesson 4

Career Opportunities

1. After the purpose of your community is decided upon, begin to think of the functions and services that your community can perform.

2. List all the related career opportunities that the students can think of.

3. Have students begin to think of the career related job that he or she would like to do to become a working part of your community.

4. Have students research and write about the job or jobs he or she wishes to perform.

5. The kinds of occupations utilized will depend upon the kind of community that you develop and its function. As stated earlier, the purpose may change as you go along. Some suggested occupations are:

    a. tutor
    b. newspaper editor
    c. librarian
    d. author
    e. clerk
    f. carpenter
    g. manufacturer
    h. lawyer
    i. banker
    j. mayor
    k. detective

The exercises on the next few pages can be used to assist students in identifying and choosing a job. You may use all, some, or none of the exercises.

PAGES 4-5 OF THIS DOCUMENT HAVE BEEN REMOVED BECAUSE THEY CONTAINED COPYRIGHTED MATERIAL.

A NEW LAND

You have been selected to lead one hundred settlers to a new life on a distant planet. Who will you take? What jobs will there be in your new land? Design a flag.

What laws will you need? How will you avoid polluting your planet? Will you be the king (or queen), or will the settlers get to vote on decisions?

Pick a name for your country.

Pretend you are put in charge of organizing a group of settlers to go to a new, undeveloped land. you can take 35 people. What occupations will you include ... and why?

Some things to consider:

1. Natural resources available
2. Businesses needed
3. Money system
4. Job training programs
5. Government system

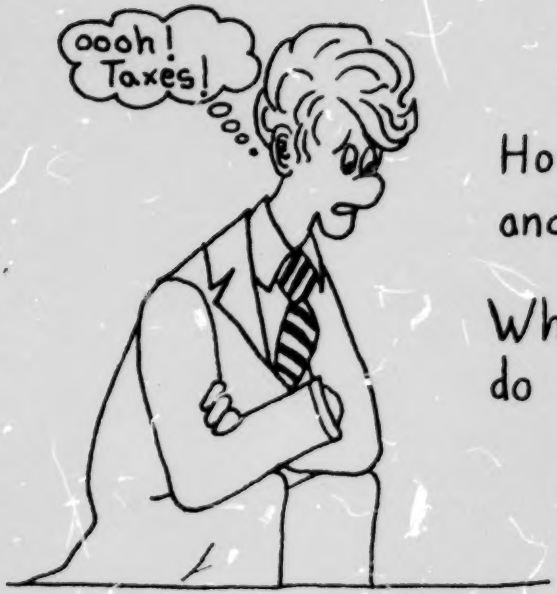
A RESUMÉ

Write up a sample resumé to take to a prospective employer to answer a want-ad. Tell him why you want and need the job.

Study the Want-ads in the newspaper...

then write at least one **Help-Wanted** ad and one **Situation Wanted** ad.

TAXES



How do taxes buy goods and services?

What goods and services do city taxes buy?
state taxes?
federal taxes?

RESEARCH and REPORT

From "A" to "Z"

When I grow up -- I want to be...

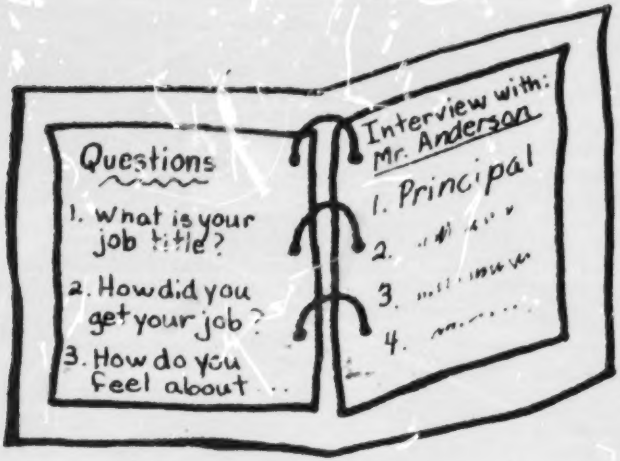
a. an astronaut
b. a barber or an astronaut
c. a cab driver, barber, or an astronaut
d. a dentist...
e. .....
f. .....
g. .....

Play as a game with the class, or make a list.

Research: What Started It All

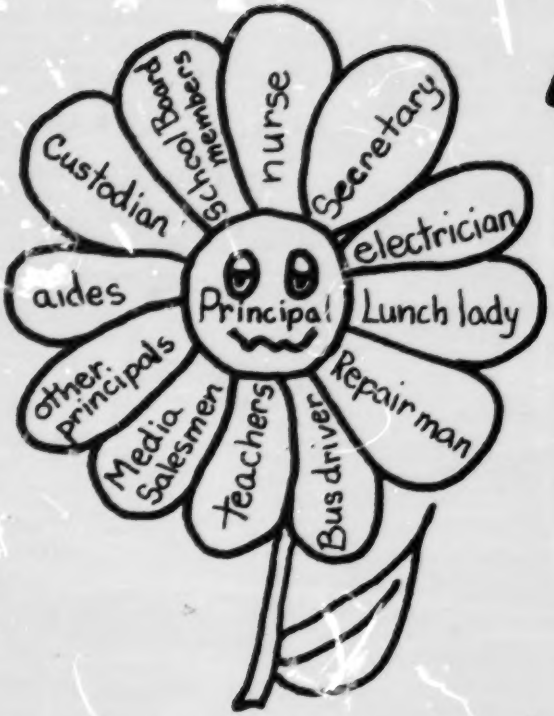
Choose a career you think is important and research how and when it got its start and how the job has developed and changed.

Make up a **Job Questionnaire** and interview 5 or more people about their jobs. Try to have at least 10 questions prepared.



Some things you could ask about:

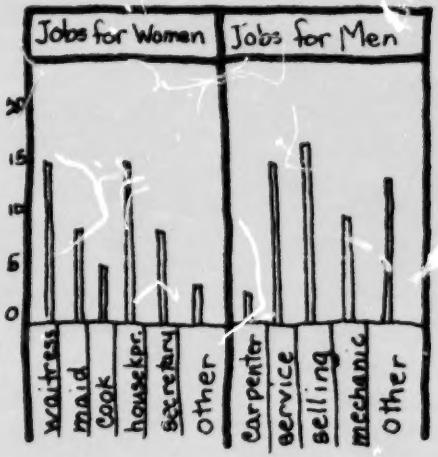
1. What they do
2. What things they like or don't like about the job.
3. Tools or equipment used
4. Special training or education
5. Who they help or who helps them
6. Special talents required



Relatively speaking...

Choose one job as a starting point, then try to find as many other jobs as possible that are related to the first one. Make a picture or diagram to illustrate your results.

Using the **WANT-ADS**, analyze job opportunities in your community and make a graph showing what you find. ① How do jobs for women compare to those for men? ② What areas show the most jobs available? ③ Are the results the same over a two week period of time?



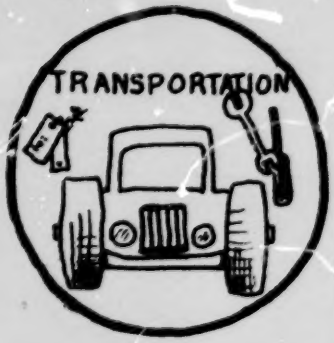
WHAT ARE EMPLOYERS LOOKING FOR?

Make a list of at least 10 characteristics of a good...

...EMPLOYEE

CAREER CLUSTERS

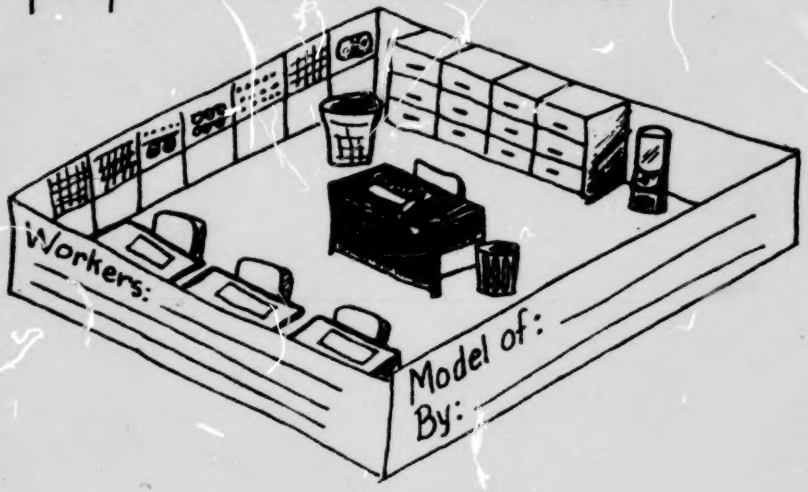
Using the list of career clusters at the right, design simple pictures to symbolize the types of careers in each cluster.

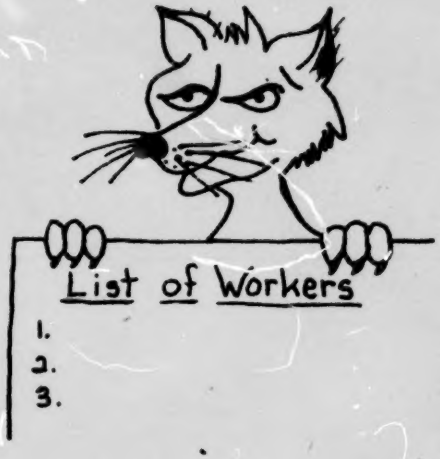


1. Business Occupations*
2. Communications
3. Construction
4. Consumer Occupations
5. Health Occupations
6. Mechanical Occupations
7. Outdoor and Recreational Occupations
8. Public Services Occupations
9. Technical Occupations
10. Transportation

* list of clusters from Marin Regional occupational Program, Marin county, CA.

Model -- Make a model of a store, factory or other business and show all the people who work there.





THE CAREER ALPHABET

A Artist

B Butcher

C Carpenter

D Doctor

E Electrician

F Farmer

G Golfer

H Horse Trainer

I Interior Decorator

J Judge

K Kennel Owner

L Lawyer

M Mechanic

1. What other careers can you think of?
2. Fill-in the spaces with the names of careers that you know that begin with the same letter.

N Nurse

_____

_____

O Optician

_____

_____

S Scientist

_____

_____

W Writer

_____

_____

P Plumber

_____

_____

T Teacher

_____

_____

X Xylophone Player

_____

_____

Q Quarterback

_____

_____

U Umpire

_____

_____

Y Yogurt Manufacturer

_____

_____

R Reporter

_____

_____

V Violinist

_____

_____

Z Zoo Keeper

_____

_____

INSTRUCTIONS: *MAKE A LIST OF THE WORK BARBERS DO AND THE THINGS THEY USE TO DO THEIR WORK.*

If I were a barber I would:

Example: 1. Trim beards.

2. _____

3. _____

4. _____

5. _____

What do barbers use to do their job?

Example: 1. A scissors.

2. _____

3. _____

4. _____

5. _____

INSTRUCTIONS: *MAKE A LIST OF THE WORK TEACHERS DO AND THE THINGS THEY USE TO DO THEIR WORK.*

If I were a teacher I would:

Example: 1. Help children learn to read.

2.

3.

4.

5.

What do teachers use to do their job?

Example: 1. A blackboard.

2.

3.

4.

5.

Lesson 5

The Community in Action

1. When each "citizen" has chosen his or her role in the community, set aside days and times when your community will actively operate. You may want to have your community a continual, ongoing society. Again, your choice, your decision.

2. When your community begins to function the need for rules or laws becomes apparent. If you have already established basic rules or laws within the community you are off to a head start. If no rules have been agreed upon the conflicts that arise will soon establish a need. At this point, you may discover that you need law enforcement agencies.

3. As the students begin to interact and carry out each job, problems may arise. These problems may cause you to institute new phases of community life. They may show the need for new or different services. It is difficult to foresee the future of your community. Letting things "just happen" is what makes this an exciting project filled with unlimited learning experiences.

You can stop at this point and keep your community simple. You can proceed through the next few lessons adding new dimenions to your community.

The next few lessons will help you develop various kinds of communities that evolve and revolve about an economic system. Each community will take on the character of its teacher and students, no two will be alike. The procedures outlined are merely suggestions - to be used, adjusted, or discarded.

Move slowly and cautiously so that you do not overwhelm your students.

Lesson 6

Need for money

NOTE: This activity may be used as a lead-in for the entire project. You may use this instead of or in addition to Lesson 1.

1. Discuss the reasons that people work. Though the answers may vary, ultimately, it develops that money has something to do with why most people work.

2. Discuss and establish what people spend money for. Develop your list on the board. Below is an example:

   a. Needs--

      1) food
      2) shelter
      3) transportation
      4) medical care

   b. Privileges or Luxuries

      1) movies
      2) records
      3) ice cream

   c. Penalties

      1) fine for littering
      2) ticket for speeding

3. Translate these social activities into classroom related ones. The categories can remain the same. An example if found below:

   a. Services (needs)

      1) washing the boards
      2) watering the plants
      3) handing out papers

   b. Privileges

      1) being messenger
      2) working in the library
      3) missing math (reading) for one day

         a) limit - one time per week
         b) an alternate activity must be chosen
         c) no more than two people may opt to choose to miss the same activity

   c. Penalties

      1) talking when you should't
      2) hurting someone else
      3) not following directions

4. Now turn this into a game. Tell each student he or she will receive ten dollars in play money each week. (see lesson #7) The money can be spent any way the student wishes, for things on the list the class compiled (services, privileges, penalties).

5. Place a monetary value on each item. For example:

being messenger costs	10¢
talking when you shouldn't costs	25¢
handing in a sloppy paper costs	20¢
washing the boards earns	50¢

Figures can be adjusted as the activity progresses.

6. At the end of the week a student may have more money, less money, or no money. Some students will be content to play this game, as is, again and again.

7. Students who have earned extra money may want to put this money to use. Students who do not have any money may want to find a way to earn extra money. This leads into the establishment of an economic system.

Lesson 7

The Money and the Bank

1. The actual money used can be made by the class. Dollar bills can be made on a ditto and coins can either be made on a ditto or cut out of cardboard.

2. The next need is something to put the money in. Wallets can be simply made by using small business envelopes. The envelopes can be decorated with monograms or names.

3. There is a definite need for a bank to keep the excess money in and to get change from. A permanent bank area would be best. If you can arrange for a counter it would add to the effect.

4. The job of teller can be permanent or it can rotate among all members of the class or just a few members. The teller should stay in the bank at all times - preferably working in the area for the day.

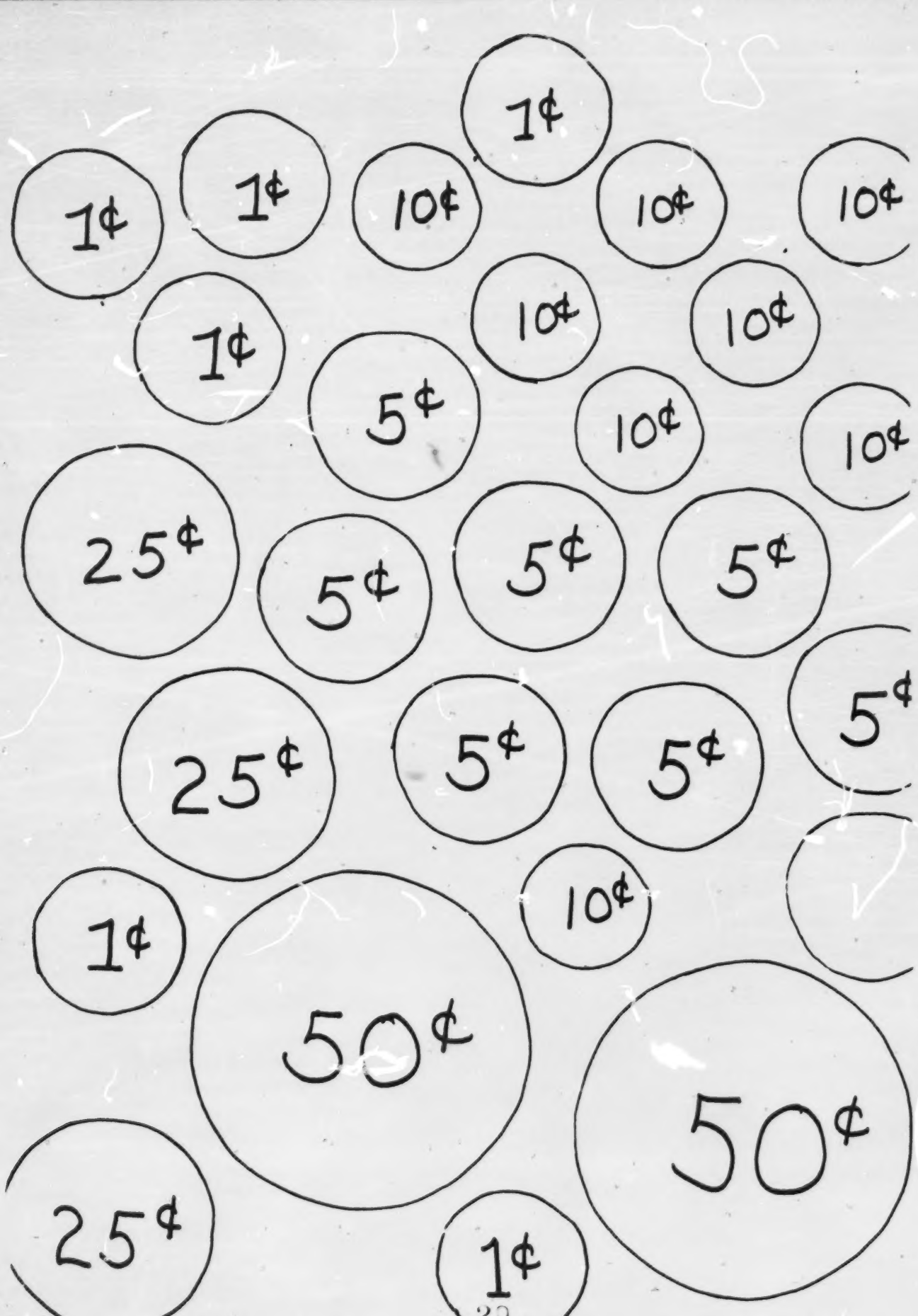
   The teller's job is to make change and keep excess money for students.

5. The money the student receives and how often he receives this money will depend upon the monetary system that you use. If you use the privilege - penalty - service system, exclusively, you might want to give students money weekly.

   If you develop a free enterprise system with shop and offices you might give each student an initial sum and then let him or her stand alone. The decision is yours.

   (On the next two pages you will find money samples which you may run off and use.)

One $1 Dollar	One $1 Dollar
One $1 Dollar	One $1 Dollar
One $1 Dollar	One $1 Dollar
Five $5 Dollars	Five $5 Dollars
Ten $10 Dollars	Twenty $20 Dollars


1¢
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1¢

Lesson 8

Developing an Economic System

1. In order to get money it is usually necessary to perform a service or sell a product. Therefore, it becomes important for the students to decide upon an occupation which would provide them with a means for securing money. Refer back to Lesson 3 to help students chose a career or profession.

2. One starting point would be to list all the services provided by a community. Included in this list could be:

   mail delivery
   police protection
   garbage collecting
   street cleaning
   Mayor (administer of laws)
   teaching

3. Backtrack slightly and list all the goods (things) and services for which people need money. This list should include food, shelter, clothing, medical care, and utilities (water, electricity, car, telephone).

4. As students decide upon their occupations, related jobs and services will become apparent. Examples might be an advertizing firm and a legal office.

5. Some services people pay for directly - other services are paid for through taxes. Another avenue has been opened.

Lesson 9

Shops and Offices

1. The need for occupations may grow out of the desire to make money or the need to pay bills.

2. The job (career) each student chooses and how he or she approaches the establishment of an office or a shop can involve many obstacles. Again, this is an individualized part of the activity.

3. Students opening shops should provide the goods for them. They can make their wares or acquire them in any fair way.

   For instance: Toy makers can use boxes, beads, and other miscellaneous materials to make toys.

   Carpenters can make simple bird feeders, shelves, or boats.

   Shopkeepers can pay donators 50% of the money that each item takes in.

   Farmers can grow plants. They also can make terrariums or dried flower arrangements.

4. Students following "office" professions can give services such as:

   lawyer - defend citizen against paying unfair fine.

   advertizer - plan program to promote a product

5. Explore the possibility of borrowing money from the bank to establish the business. This would extend the services given by the bank and possibly alter its make-up.

Lesson 10

Banking and Taxes

1. With the establishment of an economic system and the disbursing of money, it is necessary to set up bank accounts. Bankbooks should be made for both checking and savings accounts. Interest can be given on savings accounts - a rate of 5% per week could be used.

2. The bank can be set up to loan money to citizens for justified use. This would involve other phases of banking such as: checking credit, securing collateral, charging interest on loans, and possible setting up installment loans or developing credit cards.

3. Money to pay those who do community services needs to be raised. This can be accomplished through the establishment of a tax system.

   One method you might use is to assign an arbitrary value to each service. Total the salaries and divide this amount by the number of citizens in the community. The amount you arrive at is the share each citizen must pay.

   This money should be paid weekly so that salaries can be paid weekly. A clerk can be assigned to collect these taxes.

4. To insure the flow of money you could institute a "bill" system similar to that found in Monopoly's "Chance" and "Community Chest" cards.

   For example:

   Your house is a mess, hire a cleaning service to clean the place up and pay them $1.50.

   You had to visit the dentist, the fee was $1.00.

   A clerk should be assigned who would collect these bills. The money can be used to help pay the salaries of the community workers.

5. The two clerks should work together. It is the clerks' job to collect taxes and fines and keep records of who paid. You might need to create the job of tax or bill collector to follow up on those who do not pay.

   The clerks would bank the money and then issue checks for salaries. It will be necessary to make a check for their use as well as for the use of businesses and the citizens.

   You can pattern all banking forms after those of any neighborhood bank.

6. The complexity of this society continues to develop and grow, it is up to you to decide the limitations and parameters.

On the following pages you will find several simulations that you can use in conjunction with, supplementary to, or in place of this project.

Competition and Profit

COMPETITION

ECONOMIC CONCEPTS:

Competition is essential in a market economy. It is competition which gives us newer and better quality goods and services at reasonable prices. It also encourages producers to constantly look for more efficient ways of improving and producing their products.

SIMULATION: "HOW COMPETITION WORKS"

MATERIALS:

Several sheets of plain and colored construction paper, paste, crayons, and scissors for each child.

PROCEDURES:

1. Divide the class into groups of three or four (at desks).
2. Teacher stands with one of the groups.
3. TEACHER: "We are going to pretend to be the owners of donut shops (each group a separate business firm). Now as you know, businessmen watch very carefully what other businessmen, who sell the same thing as they sell, are doing. Why do you think this is so?" Discussion.
4. TEACHER: "In playing this game, you are to watch very carefully what my business does and decide what you would do to stay in business."

5. Teacher starts the game by placing a sign, such as "Miss Brown's Donut Shop," on front of desk. Students respond by thinking of company names and making signs for their groups.
6. TEACHER: "Watch me." She puts up sign: "One Dozen Donuts for 60¢." Student response may imitate or list a higher or lower price. Discuss if appropriate.
7. Teacher places sign: "Plain and Sugar Donuts." Students respond by changing their signs.

Continue in like manner, with other variations pertaining to price, quantity, quality, or an additional bargain of some type (free coffee, surprise gift with every box, etc.).

Questions and Activities

1. Is competition good? Why?
2. How do producers of goods and services compete with their product or service?
3. List some product or service advertised on television and tell who buys these products and services and how they do it.
4. Why do businessmen watch very carefully what other businessmen are doing?
5. Interview a local businessman and ask how he competes with other businessmen.
6. Tell why many people buy hamburgers, for example, at certain drive-ins compared to restaurants.
7. How do businessmen use advertising as a means of getting people to buy their products or services?

PROFIT

ECONOMIC CONCEPTS:

Profit is the special reward a businessman receives for taking a risk. When he goes into business he has no guarantee that he will successfully produce and sell his product. *Profit* is an amount of money above and beyond what the businessman could earn in wages doing the same type of work for someone else. Profit serves as an incentive in the market economy.

SIMULATION: "MAKING A PROFIT"

DIRECTIONS:

Retaining the same set-up as used in the "Competition Game," remove one student from each donut shop. These students will act as consumers in this game.

Give each of the donut shops $2.00 in play money (this can be purchased at the local 5 and 10). Each business should select one of its members to act as treasurer or accountant.

Discuss what an accountant does and how important it is for a company to keep accurate records. (Some companies who think they are making a profit go bankrupt because of their failure to keep accurate and clear records.)

Instruct each accountant to write at the top of a sheet of paper "Starting in Business Money——$2.00." This is to be considered a loan and must be paid back at the end of the game.

The donut shops (owners) will decide how many donuts to produce in each playing period with the knowledge that each donut will cost them 5¢ to produce.

Discuss all of the costs which are involved in the making of donuts: raw materials (flour, sugar, etc.), labor, advertising, packaging, rental of the store, electricity, heat, machinery and equipment (ovens, bowls, etc.). These costs are combined into one amount (5¢ per donut) for the purposes of playing this game.

Two students will act as sellers of the raw materials (paper squares representing donuts).

PROCEDURES FOR SHOP OWNERS:

1. Decide how many donuts to produce, considering the costs (5¢ each).
2. Go to the sellers of raw materials and buy squares representing supplies for donuts.
3. Accountants write down how many donuts they bought and the total costs.
4. Decide how much you are going to charge for the donuts. (Don't discuss it with the other donut shop owners. Price fixing is illegal.)
5. Make and display advertising posters indicating the price of the donuts.

While the owners of the donut shops are doing this, the teacher will give $2.00 to each of the students chosen to be con-

sumers. The consumers are to be directed to buy from that donut shop which they feel offers them the best buy in terms of price and of satisfying their wants. Their playing of the game will be based not only on how many donuts they buy, but on their ability to explain why they made the purchase they did.

THE GAME:

Consumers purchase the amounts and kinds of donuts they want from the shop or shops of their choice. The teacher may wish to set a time limit on this period. Donut shop owners cannot change their prices once play begins.

After purchases have been made, the business owners will find the difference between the cost of producing the donuts and the money they took in selling them.

E.g., 1. Cost—three dozen donuts (5¢ each) $1.80

2. Sold—three dozen donuts (75¢ a dozen) $2.25

Less Cost (#1) $1.80

Profit ..... $ .45

The donuts that are not sold, being a perishable product, will be considered as losses (5¢ each) and subtracted from the profit. Later the teacher may wish to allow the business owners to sell back any of their unbought donuts to the sellers of raw materials at half price.

Spending and Saving

A person's economic welfare and happiness depend largely on his ability to use his money income for the goods and services he wants. Children, at an early age, should become aware of the alternative decisions both individuals and families are faced with in using money income to satisfy their needs and wants. This can be made relevant to the children's own experience in making buying decisions and hence have greater meaning for them.

In the following sections various factors which influence spending and saving are discussed: occupations, the family budget, advertising, and borrowing and lending.

OCCUPATIONS

CONCEPTS:

1. In our economic system people have the right to choose the occupations they wish to enter.
2. People choose different occupations for several reasons:
   a. high income
   b. special talents and training they may possess
   c. satisfaction
   d. opportunity for steady work
   e. prestige
3. People in some occupations earn more than those in other occupations. This may be due to several factors:
   a. The value society places upon an occupation. (A comedian may earn more than a policeman.)
   b. The amount of specialized training required is usually directly related to income.
   c. The demand for in relation to the supply of workers in a particular occupation.
   d. The needs of society at a particular time due to technological changes.

ADVERTISING

CONCEPTS:

1. Advertising provides several useful and necessary functions in our economy:
   a. making buyers aware of products available,
   b. sponsoring television and radio programs,
   c. paying part of the costs of newspapers and magazines,
   d. providing jobs and incomes for many people,
   e. promoting competition between businesses.

2. Advertising can be economically inefficient and wasteful when it contributes nothing to the quality of the product, increases costs to the consumer, or is intended to mislead or deceive the consumer or buyer.

Activities

1. Make lists of some of the comparative and superlative terms used in advertising such as, "giant," "super," "deluxe," "family-size," "economy-size." Discuss these terms with the class as to the differences in meaning, if any.
2. Visit local stores to see if there are weight differences between "giant," "large-size," "family-size," etc., packages of different products.
3. Make a classroom display of packages of different products such as soap. Compare the packages or boxes in terms of size in relation to actual weight of the contents.
4. Older children can analyze the appeal or "pitch" being made by different advertising commercials.

To initiate this type of analysis, the teacher might proceed as follows: Read an advertising statement such as "two candy bars for the price of one." Ask the class what kind of appeal to the buyer is being made by this ad. A possible response may be that it is an appeal to one's desire for a bargain. "Bargain" would then become one category of advertising technique. Continue in this manner. Some of the possible classifications of advertising techniques could be:

a. Confusing Descriptions—use of words such as "super," "giant-size," "fantastic."
b. Fancy Scientific Words—"miracle ingredient XL7," "contains cloroxidine."
c. Impossible Claims—"Makes you stronger in a minute." "Learn to fly by mail."
d. Makes You Feel Important or Smart—"Eat Oaties, the breakfast of champions."
e. Using Large Numbers—"One million hamburgers sold this month."
f. Slogan—"Cord has a better idea."

There are many other possible categories of advertising techniques which your students may suggest. Once five or six advertising techniques have been defined, a game can be played to give your students experience in analyzing ads:

a. Collect a series of advertising statements to fit the advertising techniques defined by your class.
b. Divide the class into teams.
c. Read an advertising statement and ask a team member to identify the advertising technique being used.

The game would go as follows:

TEACHER: (reading ad aloud): " 'Giant ice-cream cones—10¢.' George, which advertising technique is being used?"

GEORGE: "Confusing Descriptions, for you don't know how big 'giant' is."

TEACHER: "Good, give George's team one point."

Record score and continue with the other team.

5. Make a bulletin board displaying ads which (a) the students consider to be good advertising in terms of making the product known and are artistic and creative, and (b) those which are examples of poor or misleading advertising.
6. Packaging has become an important aspect of product selling and a study can be made of different types of packaging used for various products. Emphasis should be placed on what the packaging adds to the quality of the product and whether or not it is deceptive to the consumer. (Even children are familiar with beautifully packaged products which are disappointing when opened.)
7. Students enjoy designing their own packaging for a particular product. Their objective would be to design a package which is attractive to the buyer yet functional and artistic in its design. Student-designed packages could then be displayed.

BORROWING AND LENDING

Without a credit system our economy could not grow. Children should become aware of the positive aspects of borrowing money (debt) as well as the dangers of living beyond one's means.

CONCEPT:

Debt and credit are the same thing looked at from different viewpoints. Therefore, the amount of existing *debt* (borrowing) must equal the amount of *credit* (money lent) at a given time.

Activities

1. Discuss: (a) the meanings of the terms "debt" and "credit," and (b) why people go into debt.
2. Give several members of the class $10 in play money. Ask them to lend it to others in the class. Compute the amount of debt and credit existing in the classroom. Regardless of how many lending transactions are completed, the amount of credit must always equal the amount of debt.

CONCEPT:

Credit and/or debt creation helps to transfer money from savers to spenders, thus financing investment and maintaining the circular flow of income and economic growth.

Activities

1. Have children role-play a situation where a businessman wants to expand his plant. He goes to the bank for a loan, hires men, pays for materials to build his plant addition, hires more workers to make his product using the new addition, and produces more of his product. The bank in turn is paid back its original loan, with interest.
2. Replay the situation, only this time with the bank lending the businessman only half the amount of the previous loan. The addition will be half the previous size, half as many workers will be hired, and so on.

CONCEPTS:

There are positive aspects of debt and credit:

1. The saver (lender) can earn income on his savings.
2. The debtor (borrower) can have something when he wants or needs it.
3. Each saver could create his own capital goods (machines, tools, factories, etc.) but may have no desire to do so. It would also be economically inefficient. The alternative is to lend to those who wish to produce goods and services.
4. Debt can be productive when: (a) more is produced, (b) incomes of savers rise, and (c) incomes of businesses rise.

Activities

1. Discuss: "What would influence your decision as to whether or not you would lend something to another person?" Guide the discussion to bring out the fact that the character of the person, his assets or collateral, his ability to earn an income, another person's guarantee of the loan, and an opportunity for you to earn or gain something with your money, would influence the decision.
2. Ask a local bank representative to talk to the class about the different types of loans that banks make and how they determine a person's or farm's credit-worthiness.
3. Discuss the things which most people could never have, such as houses and cars, if they could not borrow money to pay for them. Show the effects this would have on our economy.

The Community and Its Economy

Children at all grade levels can benefit from a study of their own community in terms of its geography, political structure, and economic base. The community is within the child's experience and therefore is meaningful to him. This does not mean that the teacher should disregard the social studies topics to be studied on a particular grade level as part of his school's curriculum. Rather, by understanding the organization and functioning of his own community, a child can better understand other communities, countries, and cultures of the world. A knowledge of one's own community can serve as a frame of reference or "take-off point" for the study of other social studies topics.

A study of the community is included in most primary grade programs; therefore the topic should be studied with greater breadth and depth at the intermediate grade levels. Although most children study their own community in the primary grades, certain important aspects of the community are often neglected.

The following activities and projects are directed towards teaching those aspects of the community which are often neglected or overlooked:

Activities and Projects

1. Discussion to define terms: What is a community? How are communities different? How are communities the same?
2. Individual student project: Find out why our community is located where it is.
3. Class project: Make a comparative study of your own community with (a) a community in a different geographical region of the United States and (b) a community in another country. The comparison should be made in terms of history, geography, political and economic organization, traditions, customs, etc.
4. Class project:
   a. Have the students make a large topographical map of their city, village, or township area. Color in any marking lightly. Use this map as a means of having the students find out:
      (1) what effects geography has had on the location and growth of the town.
      (2) how the actual land size factor has influenced the development and growth of the town.
   b. Using a color key, superimpose on the map the following information:
      (1) the areas of the town devoted to specific uses such as farming, business, residential.
      (2) the locations of producers of goods and services in the community.
   c. Use this information to determine:
      (1) how and why land in the community has been designated for specific purposes (i.e., farmland, residential, industrial).
      (2) what the economic base of the community is. Is it primarily a goods- (industrial) or service-producing community?

5. Class project: Children, through interviews, could write a series of biographical sketches on businessmen, civic leaders, public officials, etc. This could be printed in the form of a newspaper series. For example, one month you could publish sketches of "Businessmen Who Help Our Community"; another month, "Volunteers Who Help Our Community."

SYSTEMS FOR MAKING ECONOMIC DECISIONS

Throughout history society has used three basic systems for making economic decisions:

1. *Traditional:* Individuals follow the pattern established by their ancestors. Under this system, sons are obliged to follow in the occupations of their fathers, and agriculture is carried on by age-old methods. In other words, a static society is dedicated to maintaining things as they are.
2. *Command, or authoritarian control:* Decisions are dictated by a single leader or group of leaders representing the state.
3. *Market:* Buyers and sellers operate under a system of free prices. Workers may choose their occupations and move freely.

(NOTE TO THE TEACHER: One would be hard-pressed to find examples of these systems in the "pure" form as stated. For example, the United States does not have a pure market economy. It is a mixed market economy due to the role of government. However, children will better recognize the variations and combinations of economic systems once they understand the three basic types.)

Activities

1. Once the children have been introduced to the basic types of economic systems, they could role-play situations operating under the constraints of a traditional, command, or market system:
   a. Jonesville's only policeman just died and the community needs a new policeman. Call on students to illustrate how a new policeman would be obtained under each of the three systems.
   b. Not enough people are staying on the farm to grow food for people to eat. How would this be solved in traditional, command, and market economies?
2. Substituting (and explaining) representative government for "market" economy, the same activity could be played involving political decision making. For example: "Several people in the community are angry about the loud noises made by cars, trucks, and people at night when they are trying to sleep. They say that a law should be passed that would put in jail anyone who made a loud noise after midnight." How would the decision whether or not to pass this law be made under a traditional political system? a command political system? a representative democracy?

THE CIRCULAR FLOW OF MONEY AND GOODS

The circular flow of money in general is the picture we would get of our whole economy if we were able to remove ourselves from participation in it and look at it from a distance.

A chart of the circular flow of money is a model which reveals the overall pattern of activity in our own economy.

The main flow of money involves business and the public:

1. Business hires or buys productive resources (labor, capital, and natural resources) from the public and pays them wages, salaries, interest, and rent in return.
2. The wages and salaries, interest, and rent received by the public provide them with income which, as consumers, they spend on the goods and services produced by business.
3. Thus, there is a circular flow of money or money payments—from business to the public in the form of wages, etc., and from the public back to business in the form of money spent on goods and services.
4. This circular flow of money payments is matched by a flow in the opposite direction of productive resources and finished goods and services. Productive resources flow from the public to business (e.g., workers provide their labor) in return for which the public receives money income in the form of wages, etc. Business uses the productive resources to produce goods and services which then flow back to the public (in return for which business receives money income spent by the public).

SIMULATION: "SETTING UP A BUSINESS"

Children can select a number of businesses to study and role-play the interrelationships between business and people. For example, children can set up three factories.

PREPARATION:

Three students may pretend they want to go into business—one into the production of toys, another into the production of food, and the third into the production of clothing. Since they do not have savings of their own, they go to a bank to borrow some money. The banker checks their reliability and grants each of them a loan.

MATERIALS:

1. Toys could be made from cardboard boxes, construction paper, pipe cleaners, clay, and materials found around the home and school.
2. Clothing can be made from construction paper or newspaper.
3. Food can be made by purchasing popcorn or ingredients to make cookies.

PROCEDURE:

The owners can gather or purchase their raw materials, hire their workers (classmates), and begin producing their products. Workers give their products to the owner and in turn receive an income (play money).

The teacher can then discuss with the children that, depending on their spending decisions to buy the products they produced, the "factories" will either continue to produce what they did before, produce the goods in different quantities, produce different

goods, or close down. To illustrate the first case, the students will use their income to purchase everything the producers have produced. The students may decide to buy more toys and less clothing. Now the clothing producers will start producing less clothing and use some of their skills, materials, and tools to build a big toy factory. If the students decide to buy nothing but a little food, none of the income which they earned will return to the toy factory or clothing factory, and therefore these factories may have to close down completely. The question can be raised, "What can be done with the unemployed?" This same idea can be role-played using different products, and therefore illustrating different situations.

Questions

1. What is needed to go into business? (a marketable good or service, raw materials, labor, tools, and businessmen)
2. Why do people go into business? (make a profit)
3. What is the reward of the businessman? (profit)

The material offered here is meant to be a source of ideas for you. You may use the project in its entirety or you may choose to use one or more individual activities.

Pick the parts of the project with which you are comfortable. The order in which I placed the lessons is the one I am comfortable with. Feel free to adjust or change the order to meet your needs.

It could be overwhelming to try to implement all phases of the activity and yet many of the phases may develop as your community grows.

Once the project is established time can be set aside on a regular basis for operation of your community, for example, you might decide to use two afternoons a week for the period of one hour each time.

The sources from which I got my information and ideas are listed below. Some of the ideas are from my own experiences with projects of this type.

1. Discovery Career Cards - The Center for Applied Research

2. America! - Activity Cards - Frank Schaffer Publications, Inc.

3. Career Exploration Activity Cards - Frank Schaffer Publication, Inc.

4. Simulation Games and Activities for Social Studies - The Instructor Publications, Inc.

5. "Learning" Magazine - March, 1976.